Case 09-07305 Doc 1 Filed 03/04/09 Entered 03/04/09 16:36:21 Desc Main Document Page 1 of 10

B 1 (Official Form 1) (1/08)			Document	Paye.	T OI	TO			
			United States B	ankrupt	cy Court					Voluntary Pe	titios
Na	me of Debtor (if in			lle):		Name	of Join	t Debtor	(Spouse) (Last, Fi		
	Other Names used		in the last 8 year	'S		All Or (include	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):				
		NONE									
	Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 1034					Last fo	our digi re than	ts of Soc. one, state	Sec. or Indvidual	-Taxpayer I.D.	(ITIN) No./Complete EI
Stre	et Address of Deb	tor (No. and St		atc):		Street	Addres	s of Joint	Debtor (No. and	Street, City, and	State):
		O. CKANI									
ZIP CODE											ZIP CODE
Cou	inty of Residence of	or of the Princip	pal Place of Busin	ness:	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	County	of Re	sidence or	r of the Principal I	Place of Busines	
Mai	ling Address of De	btor (if differe	nt from street add	iress):		Mailin	g Addr	ess of Join	nt Debtor (if differ	rent from street	address):
				E	ZIP CODE						ZIP CODE
Loc	ation of Principal A	Assets of Busin	ess Debtor (if dif		om street address above);					
	(Form	oe of Debtor of Organization	1)	(Chec	Nature of Busin k one box.)	less				nkruptcy Code n is Filed (Chec	
	See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership			te as define	d in		Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	Recogniti Main Proc Chapter 1 Recogniti	5 Petition for on of a Foreign ceeding 5 Petition for on of a Foreign Proceeding		
					Other					Nature of Debts Check one box.)	
] [Tax-Exempt En (Check box, if applied Debtor is a tax-exempt under Title 26 of the United Code (the Internal Reve	cable.) organizatio nited States		debt § 10 indi pers	ts are primarily co is, defined in 11 U 11(8) as "incurred vidual primarily fo onal, family, or ho purpose."	onsumer [] i S.C. by an or a	Debts are primarily business debts.
		Filing Fe	ee (Check one bo	x.)		Charles			Chapter 11	Debtors	
•	Full Filing Fee att	ached.				Check o			usiness debtor as	defined in 11 U.	S.C. § 101(51D).
	signed application for the court's consideration certifying that the debtor is					Check is	Check If:				
		ication for the o	court's considerat	7 individation. See	fuals only). Must Official Form 3B.	Check a A p	iders of Il appli plan is to ceptance	cable bor being filed es of the	s) are less than \$2, Kes: d with this petition	,190,000. n. d prepetition fro	m one or more classes
Statis	tical/Administrat	ive Informatio	n								THIS SPACE IS FOR
	Debtor estima	ites that funds t ites that, after a nusecured cre	my exempt proper	for distrib rty is exc	oution to unsecured cred cluded and administrativ	litors. e expenses	paid, ti	here will l	be no funds availa	ble for	COURT USE ONLY
5 1-49	nted Number of Cr	editors 100-199	200-999 {] ,000- ,000] ,001- ,000	25,0 50,0		50,001- 100,000	Over 100,000	
50 to \$50,00	· · · · · · · · · · · · · · · · · · ·	\$100,001 to \$500,000	to \$1 to] 1,000,00 \$10 illion	to \$50 to	0,000,001 \$100 llion	\$100 to \$5 millio		\$500,000,001 to \$1 billion	More than \$1 billion	
Estima 30 to 50,000	ted Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	to \$1 to] 1,000,001 \$10	1 \$10,000,001 \$50 to \$50 to 5			000,001	\$500,000,001 to \$1 billion	More than	

Case 09-07305 Doc 1 Filed 03/04/09 Entered 03/04/09 16:36:21 Desc Main

B I (Official Fo		Page 2 01 10	Page				
Voluntary Pe	tition st be completed and filed in every case.)	Name of Debtor(s): BAKER, JAMES					
	All Prior Bankruptcy Cases Filed Within Last 8 Y	(cars (If more than two, attach additional sheet.)					
Location Where Filed:		Case Number:	Date Filed:				
Location		Case Number:	Date Filed:				
Where Filed:			}				
Name of Debte	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affi						
Author of Beat	BAKER, JAMES	Case Number:	Date Filed:				
District:	NORTHERN DISTRICT OF ILLINOIS	Relationship:	Judge:				
	Exhibit A	Exhibit B					
10Q) with the of the Securitie	eted if debtor is required to file periodic reports (e.g., forms 10K and Securities and Exchange Commission pursuant to Section 13 or 15(d) as Exchange Act of 1934 and is requesting relief under chapter 11.) A is attached and made a part of this petition.	(To be completed if debtor whose debts are primarily c I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further of debtor the notice required by 11 U.S.C. § 342. X	onsumer debts.) foregoing petition, declare that may proceed under chapter 7, 11, and have explained the reliesterify that I have delivered to the				
		Signature of Attorney for Debtor(s) (Date)				
	Exhibite own or have possession of any property that poses or is alleged to pose a Exhibit C is attached and made a part of this petition.		olic health or safety?				
☐ Exhil	Exhibit leted by every individual debtor. If a joint petition is filed, bit D completed and signed by the debtor is attached and n int petition: bit D also completed and signed by the joint debtor is attac	, each spouse must complete and attacl	n a separate Exhibit D.)				
٥	Information Regarding th (Check any applica Debtor has been domiciled or has had a residence, principal place of b	ible box.)					
	preceding the date of this petition or for a longer part of such 180 days	than in any other District.	80 days immediately				
	There is a bankruptcy case concerning debtor's affiliate, general partner	er, or partnership pending in this District					
	Debtor is a debtor in a foreign proceeding and has its principal place of has no principal place of business or assets in the United States but is a this District, or the interests of the parties will be served in regard to the	of business or principal assets in the United State a defendant in an action or proceeding fin a fede	es in this District, or ral or state court] in				
	Certification by a Debtor Who Resides as a (Check all applicable	Tenant of Residential Property e boxes.)					
	Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)						
	Õ	Name of landlord that obtained judgment)					
	(.	Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, there are circ entire monetary default that gave rise to the judgment for possession,	cumstances under which the debtor would be per after the judgment for possession was entered, a	mitted to cure the				
	Debtor has included with this petition the deposit with the court of an filing of the petition.	y rent that would become due during the 30-day	period after the				
	Debtor certifies that he/she has served the Landlord with this certifica	tion. (11 U.S.C. § 362(1)),					

B 1 (Official Form) 1 (1/08)	Page 3
Voluntary Petition	Name of Debtor(s):
(This page must be completed and filed in every case.)	BAKER, JAMES
-	atures
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X (Signature of Foreign Representative)
Signature of Debtor JAMES BAKER	(Signature of Foreign Representative)
X Signature of Joint Debtor Telephone Number (if not represented by attorney) 773-752-6260 Date MARCH 4 2009	(Printed Name of Foreign Representative) Date
Signature of Attorney*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address	I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect. Signature of Debtor (Corporation/Partnership)	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Date Signature of bankruptcy petition preparer or officer, principal, responsible person, or
X	partner whose Social-Security number is provided above.
Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.
This of Admonized Individual	If more than one person prepared this document, attach additional sheets conforming
	to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 09-07305 Doc 1 Filed 03/04/09 Entered 03/04/09 16:36:21 Desc Main Document Page 4 of 10

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

		Northern	District of	Illinois	·
In re	JAMES	BAKER		Case No.	
	Debtor(s)			- · · · · · · · · · · · · · · · · · · ·	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing
from a credit counseling agency approved by the United States trustee or bankruptcy
administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the
services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan
developed through the agency.

☐ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

Official Form 1, Exh. D (10/06) - Cont.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: JAMES BAKER
Date: MARCH 4, 2009

Case 09-07305 Doc 1 Filed 03/04/09 Entered 03/04/09 16:36:21 Desc Main

Document

Page 6 of 10

B6A (Official Form 6A) (12/07)

In re	JAMES BAKER ,	Case No.
	Debtor	(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WITE, JODIT, OR COMPUNETY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
7206 SO. CRANDON CHICAGO, IL 60649	OWNER		\$485,000	\$310,000
	Tota		\$485,000	310,000

(Report also on Summary of Schedules.)

Case 09-07305 Doc 1 Filed 03/04/09 Entered 03/04/09 16:36:21 Desc Main Document Page 7 of 10

B6D ((Official	Form	6D)	(12/07)	
	(~1114144	7 O 111	V	(1 L/U /)	

In re, JAMES_BAKER ,	Case No.
Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION, IF
ACCOUNT NO. 24506537] [1
CHASE HOME FINANCE, LLC. P.O. BOX 78828	! !	i					\$485,000	\$85,000
PHOENIX, AZ 85062			VALUE \$		ļ			
ACCOUNT NO.			VALUE S					
continuation sheets			/ALUE \$ Subtotal ►		. <u> </u>	-	\$ 485,000	\$85,000
attached			(Total of this page) Total ► (Use only on last page)				\$ \$ 485,000	\$85,000
							Report also on Summary of Schedules.)	(If applicable, report also on Statistical Summary of Certain Liabilities and Related

Data,)

Case 09-07305 B6E (Official Form 6E) (12/		Document	Page 8 of 10	Desc Mair
In re		······································	Case No.	

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sh.

(if known)

	,						Type of Priority	for Claims Liste	d on This Sheet
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.412061307193251	8						\$1,800		\$1,800
Account No. 5155970015952902 PLATINUM	2						\$ 500		\$ 500
Account No. 4564190010522133 SPIRE	3				-	5	1,000		\$1,000
Account No. 514021800253160 JUNIPER						\$:	1,500		51,500
Sheet no of continuation sheets attached to S Creditors Holding Priority Claims	chedu	le of	(Total	Subt Is of thi	otals> s page)	5.	4,800 s	\$	4,800
		Scl	se only on last page of the chedule E. Report also on the Schedules.)	complet	Fotal≯ ed nary	s	4,800	4	,800
		Sch the	ie only on last page of the c ledule E. If applicable, repe Statistical Summary of Cer bilities and Related Data.)	omplete ort also	otals≯ :d on	\$4	,800 s	S	4,800

Case 09-07305 Doc 1 Filed 03/04/09 Entered 03/04/09 16:36:21 Desc Main

B6 Declaration (Official Form 6 - Declaration) (12/07)

Document

Page 9 of 10

Jare JAMES BAKER	Com N
Debtor	Case No.
Octor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	į į
,	Signature: Ames BAKer
Date MARCH 4, 2009	
	Debtor JAMES BAKER
Date	Signature:(Joint Debtor, if any)
	(Joint Debtor, if any)
	[If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankru the debtor with a copy of this document and the notices an promulgated pursuant to 11 U.S.C. 8 110(h) setting a maxi-	uptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been imum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum stor or accepting any fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any,	Social Security No.
of Bankruptcy Petition Preparer	(Required by 11 U.S.C. § 110.)
lf the bankruptcy petition preparer is not an individual, sta who signs this document.	ate the name, title (if any), address, and social security number of the officer, principal, responsible person, or partne
Address	
Signature of Bankruptcy Petition Preparer	Date
lames and Social Security numbers of all other individuals	who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:
	litional signed sheets conforming to the appropriate Official Form for each person.
bankruptcy petition preparer's failure to comply with the provis U.S.C. § 156.	sions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110,
	LTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP
DECLARATION UNDER PENAL	of the Control of the Taking Right
I, the	procident or other officers and
I, the [the retreship] of the and schedules, consisting of the the foregoing summary and schedules.	
I, the [the rtnership] of the and schedules, consisting of owledge, information, and belief.	procident or other officers and
I, the	procident or other officers of the state of
I, the [the rtnership] of the and schedules, consisting of owledge, information, and belief.	president or other officer or an authorized agent of the corporation or a member or an authorized agent of the [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have sheets (Total shown on summary page plus I), and that they are true and correct to the best of my

